

## MARYLAND NOTICE

Please be advised that you are receiving this notice pursuant to 15 U.S.C.A. § 1681(a) and the *Maryland Personal Information Protection Act*, specifically, MD state law code § 14-3501. On August 16, 2019, Accurate Word, LLC was notified of a breach of the security of its system. Accurate Word conducted an investigation on August 16, 2019 to determine the likelihood that personal information of its individual customers had been or would be misused as a result of the breach.

After the investigation concluded, only two instances of actual misuse were found, but out of an abundance of precaution against the possibility that the breach of its security system created a likelihood that your personal information has been or will be misused, Accurate Word it is notifying all its customers of the breach.

In accordance with MD Code § 14-3504, to the extent possible, Accurate Word is providing the following description of the categories of information that were, or are reasonably believed to have been, acquired by an unauthorized person, including which of the elements of personal information were, or are reasonably believed to have been acquired. .

DESCRIPTION OF THE BREACH - Names, account numbers, and passwords to your credit card which you used to purchase products or services from Accurate Word may have been accessed by the breach we experienced.

### CONTACT INFORMATION

Accurate Word's contact information is listed below if you have any questions regarding this matter:

Accurate Word, LLC  
Address: 3018, 4481 White Plains Ln, White Plains, MD 20695  
Phone - (301) 539-4970  
Email - jamie@accurateword.com

Additionally, if you would like to contact the major consumer reporting agencies to advise them of this situation and monitor your credit and/or inquire about a fraud alert, please note the following contact information for those reporting agencies:

**Equifax**

**Online** - <https://my.equifax.com/consumer-registration>

**Automated Service Line**

800-525-6285

**Phone:** 1-888-836-6351, 1-800-685-1111

**Mail**

Equifax Information Services LLC

P.O. Box 105069

Atlanta, GA 30348-5069

**TransUnion**

**Online:** <https://www.transunion.com/fraud-alerts>

**Phone:** 1-800-680-7289, 1-888-909-8872

**Mail:**

TransUnion Fraud Victim Assistance

P.O. Box 2000

Chester, PA 19016

**Experian**

**Online** - <https://www.experian.com/ncaconline/fraudalert>

**Phone** – 1-888-397-3742

**Mail:**

Experian

P.O. Box 4500

Allen, TX 75013

Furthermore, you can obtain information from the following agencies about steps you can take to avoid identity theft:

**Federal Trade Commission**

Headquarters - 600 Pennsylvania Avenue, N.W., Washington, D.C. 20580

Telephone: (202) 326-2222

Online - <https://identitytheft.gov/>

**Maryland Office of the Attorney General Data Breach**

Telephone (410) 576-6491 (toll free 888-743-0023)

Email -- [idtheft@oag.state.md.us](mailto:idtheft@oag.state.md.us)

Mail – 200 St. Paul Place, Baltimore, MD 21202

Additional information about how to freeze your credit reporting can be found at:

<http://www.marylandattorneygeneral.gov/Pages/IdentityTheft/freezing.aspx>

## HOW TO PROTECT YOURSELF

Because protecting your personal information is important, Accurate Word is taking this opportunity to provide you with some additional information and resources which offer guidance on how to protect yourself in the future. According to the Federal Trade Commission (FTC), the following are factors to consider when it comes to identity theft protection:

- Keep your personal information secure offline. Consider limiting the personal documents you carry, and cross-shred documents that may contain personal or sensitive information, such as receipts, charge cards, and financial statements;
- Keep your personal information secure online. Among the behaviors you may want to consider when it comes to your personal information online, the FTC recommends that consumers avoid sharing passwords – even with friends and family – and suggests being extremely careful about the information you share on social networks.
- Secure your Social Security number. Avoid carrying around your Social Security card, and if someone asks you to share your number or your child's number, ask how it will be used, how it will be safeguarded, and why it is needed.
- Keep your devices secure. Before sharing your personal information over public WiFi, understand how your information will be protected. Always lock up your devices, and stay current on the anti-virus software you may have installed on your devices.

You cannot simply change your name, Social Security number, or date of birth. Therefore, we encourage you to take several steps to protect yourself and your loved ones. Below are suggestions regarding what you can do:

1. **Monitor your credit.** This will not prevent any fraud, but it may help you catch any theft of your identity before it gets too bad. There are a number of ways to monitor your information.
  - a. Check for free credit monitoring. Agencies, such as, Equifax, TransUnion or Experian offer free credit monitoring. You get free access to your report once a year for each of the three bureaus. We recommend getting a report from one bureau every four months and alternating. Free is good, but it can be hard for

you to remember to do this regularly, and you may not want to let four months go by without monitoring.

- b. Pay a third-party service. Typically, you'll pay around \$10-\$20 monthly for a high-quality service. These services will monitor all three credit bureaus and notify you of any changes. There are also additional protections offered, such as insurance that covers you for id-theft-related losses.
- c. *Go to [annualcreditreport.com](http://annualcreditreport.com) to periodically check your reports for yourself.*

**2. Set up fraud alerts with the credit bureaus.**

- a. An Initial Security Alert if you suspect you are a victim of identity theft. This adds a message to your credit report for 90 days, notifying creditors that they should take extra precaution to ensure that they are talking to the real you. Once you do this with any of the credit bureaus, they will notify and add the alert at the other bureaus for you.
- b. An Extended Security Alert, if you have a police report. This stays on file for up to 7 years, and requires creditors to contact you at a preapproved phone number before extending credit.
- c. You can also add fraud alerts with credit card companies, though most major credit card companies already monitor your accounts for suspicious activity.

**3. Freeze your credit reports with all three bureaus.** This is the most extreme step you can take, but it is also the most secure. You will be provided with a PIN, which you must provide to the bureau to temporarily “thaw” your report any time somebody needs to access it legitimately.

- a. Depending on the state you live in, there may be a small cost to freeze your credit – typically \$3-\$10. If you live in North Carolina, a freeze can be done for free at: <http://www.ncdoj.gov/freefreeze>
- b. The freeze remains in place permanently, though you can permanently remove it at any time. \*Note, a freeze is automatically ended after 7 years if you live in a handful of states (but not NC).

**4. Do NOT give your Social Security number or other personal information to anybody who emails or calls you.** It seems inevitable that opportunistic criminals will start making calls claiming to be from a reporting agency and offering to “help protect you”. If this happens, hang up immediately and notify the Federal Trade Commission using their Complaint Assistant Site:

[www.ftccomplaintassistant.gov](http://www.ftccomplaintassistant.gov)

**5. Help protect your loved ones** who might be especially vulnerable, like young adults and senior citizens. Educate and remind them not to provide their personal information to anybody who calls or emails them.

Be aware that the credit bureaus are handling a tremendous deal of phone and web traffic right now. If you call, expect a long wait time. And if you get an error message for an online credit freeze or fraud alert, you may have to wait a few days and try again. Unfortunately, the technology that makes our world better also creates new opportunities for criminals, so you have to protect yourself.

Finally, we apologize again for the inconvenience this has caused you. Feel free to call us at the contact information listed above if you have any questions or need any assistance understanding this matter.

Best Regards,